

Fill in this information to identify the case:

Debtor 1	James Gregory Bryant		
Debtor 2			
(Spouse, if filing)			
United States Bankruptcy Court for the	Middle	District of	Pennsylvania
Case number	18-03737 HWV		

Official Form 410S1**Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PENNYMAC LOAN SERVICES, LLC AS SERVICER FOR BANK OF AMERICA, N.A. Court claim no. (if known): 3-1

Last 4 digits of any number you use to identify the debtor's account: 2375 Date of payment change: Must be at least 21 days after date of this notice 11/01/2021

New total payment: \$ 917.16
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 307.19 New escrow payment: \$ 358.53

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No.
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or a loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1	James	Gregory	Bryant	Case number (if known)	18-03737 HWV
	First Name	Middle Name	Last Name		

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Sarah K. McCaffery

Date 09/29/2021

Signature

Print Jill Manuel-Coughlin, Esq. / Harry B. Reese, Esq. /
Sarah K. McCaffery, Esq.

Title Attorney

First Name Middle Name Last Name

Company Powers Kirn, LLC

Address 8 Neshmainy Interplex, Suite 215

Number Street

Trevose, PA 19053

City State ZIP Code

Contact phone 215-942-2090

Email bankruptcy@powerskirn.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: James Gregory Bryant	Debtor(s)	Case No.: 18-03737 HWV
BANK OF AMERICA, N.A.	Movant	
v. James Gregory Bryant	Respondent	

**CERTIFICATION OF SERVICE
OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify under penalty of perjury that I served the above captioned parties at the address specified below or on the attached list on September 29, 2021.

The type of service made on the parties (first-class mail, electronic notification, hand delivery or another type of service) was service by electronic notification and first-class U.S. Mail.

Parties served via Electronic Notification:

Jack N. Zaharopoulos
8125 Adams Drive, Suite A
Hummelstown PA 17036
dcook@pamd13trustee.com
Trustee

Dawn Marie Cutaia, Esquire
115 East Philadelphia Street
York, PA 17401
dmcutaia@gmail.com
Attorney for Debtor/Debtors

Parties served via First-Class Mail:

James Gregory Bryant
416 Brandy Lane
Mechanicsburg PA 17055
Debtor

Dated: September 29, 2021

/s/ Sarah K. McCaffery
POWERS KIRN, LLC
Jill Manuel-Coughlin, Esq.; Atty ID #63252
Harry B. Reese, Esq.; Atty ID #310501
Sarah K. McCaffery, Esq.; Atty ID #311728
8 Neshaminy Interplex, Suite 215
Trevose, PA 19053
Phone: 215-942-2090; Fax 215-942-8661
Email: bankruptcy@powerskirn.com
Attorneys for Creditor/Movant